



MAIL STOP AF
PATENT
8042-1008

IN THE U.S. PATENT AND TRADEMARK OFFICE

In re application of

Ikuo SAKAGUCHI

Conf. 1577

Application No. 09/838,185

Group 3628

Filed April 20, 2001

Examiner S. Chencinski

CARD UTILIZATION APPROVAL METHOD,
CARD SETTLEMENT SYSTEM AND CARD
AUTHENTICATION AND SETTLEMENT
PROCESSING DEVICE

RESPONSE AFTER FINAL REJECTION

Assistant Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

April 13, 2006

Sir:

In response to the Official Action of January 13, 2006,
reconsideration of the rejection of the claim is respectfully
requested.

Remarks begin on page 2 of this paper.